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PTO/SB/01 (10-01)

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DECLARATION FOR UTILITY OR DESIGN PATENT APPLICATION (37 CFR 1.63)

☒ Declaration Submitted with Initial Filing OR ☐ Declaration Submitted after Initial Filing (surcharge (37 CFR 1.16 (e)) required)

Attorney Docket Number	03001.1040
First Named Inventor	SRINIVASAN et al.
COMPLETE IF KNOWN	
Application Number	10/706,470
Filing Date	11/12/2003
Art Unit	
Examiner Name	

As the below named inventor, I hereby declare that:

My residence, mailing address, and citizenship are as stated below next to my name.

I believe I am the original and first inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled:

SYSTEM AND METHOD FOR PROVIDING A CREDIT ACCOUNT FOR DEBT
RECOVERY

(Title of the invention)

the specification of which

☒ is attached hereto

OR

☐ was filed on (MM/DD/YYYY)

as United States Application Number or PCT International

Application Number [] and was amended on (MM/DD/YYYY) [] (if applicable).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment specifically referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT International filing date of the continuation-in-part application.

I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT International application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application Number(s)	Country	Foreign Filing Date (MM/DD/YYYY)	Priority	Certified Copy Attached?	
			Not Claimed	YES	NO
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

☐ Additional foreign application numbers are listed on a supplemental priority data sheet PTO/SB/02B attached hereto.

(Page 1 of 4)

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PTO/SB/01 (10-01)
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DECLARATION — Utility or Design Patent Application

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

NAME OF SOLE OR FIRST INVENTOR: ☐ A petition has been filed for this unsigned inventor

Given Name **Krishnakumar**
 (first and middle (if any))

Family Name **Srinivasan**
 or Surname

Inventor's
 Signature

Date

Valmiki Nagar

Thiruvanniyur

India

U.S.

Residence: City

State

Country

Citizenship

Mailing Address **A 307, "Manasarovar"**
Old # 19, III Seaward

Valmiki Nagar
 City

Thiruvanniyur
 State

600 041
 ZIP

India
 Country

NAME OF SECOND INVENTOR: ☐ A petition has been filed for this unsigned inventor

Given Name **Brian F.**
 (first and middle (if any))

Family Name **Stone**
 or Surname

Inventor's
 Signature

Date

Norcross

GA

USA

US

Residence: City

State

Country

Citizenship

Mailing Address **5315 Spalding Bridge Ct.**

Norcross
 City

GA
 State

30092
 ZIP

USA
 Country

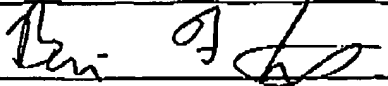
☐ Additional inventors are being named on the _____ supplemental Additional Inventor(s) sheet(s) PTO/SB/02A attached hereto.

[Page 2 of 4]

PTO/SB/01 (10-01)
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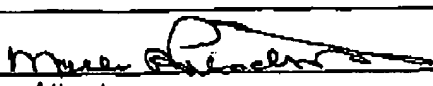
DECLARATION — Utility or Design Patent Application

Direct all correspondence to: <input checked="" type="checkbox"/>		Customer Number or Bar Code Label	35856	OR <input type="checkbox"/>	Correspondence address below
Name					
Address					
City		State		ZIP	
Country		Telephone		Fax	
I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.					
NAME OF SOLE OR FIRST INVENTOR:		<input type="checkbox"/> A petition has been filed for this unsigned inventor			
Given Name (first and middle (if any))			Family Name or Surname		
Krishnakumar			Srinivasan		
Inventor's Signature			Date		
Valmiki Nagar		Thiruvanniyur	India	Indian	
Residence: City		State	Country	Citizenship	
A 307, "Manasarovar"					
Old # 19, III Seaward					
Mailing Address					
Valmiki Nagar		Thiruvanniyur	600 041	India	
City		State	ZIP	Country	
NAME OF SECOND INVENTOR:		<input type="checkbox"/> A petition has been filed for this unsigned inventor			
Given Name (first and middle (if any))			Family Name or Surname		
Brian F.			Stone		
Inventor's Signature			Date		
			3/15/04		
Norcross		GA	USA	US	
Residence: City		State	Country	Citizenship	
5315 Spalding Bridge Ct.					
Mailing Address					
Norcross		GA	30092	USA	
City		State	ZIP	Country	
<input type="checkbox"/> Additional inventors are being named on the _____ supplemental Additional Inventor(s) sheet(s) PTO/SB/02A attached hereto.					

(Page 3 of 4)

PTO/SB/02A (08-03)
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DECLARATION	ADDITIONAL INVENTOR(S) Supplemental Sheet	Page <u>3</u> of <u>3</u>
--------------------	---	---------------------------

Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle (if any))		Family Name or Surname	
Mark R.		Pendleton	
Inventor's Signature 		Nov. 12, 2003 Date	
Residence: City	Atlanta	State	Georgia
		Country	US
	Citizenship US		
Mailing Address 2073 Palfox Dr., N.E.			
Mailing Address			
Mailing Address			
City	Atlanta	State	Georgia
		Zip	30307
		Country	US
Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle (if any))		Family Name or Surname	
Inventor's Signature		Date	
Residence: City		State	
		Country	
	Citizenship		
Mailing Address			
Mailing Address			
Mailing Address			
City		State	
		Zip	
		Country	
Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle (if any))		Family Name or Surname	
Inventor's Signature		Date	
Residence: City		State	
		Country	
	Citizenship		
Mailing Address			
Mailing Address			
Mailing Address			
City		State	
		Zip	
		Country	

This collection of information is required by 35 U.S.C. 115 and 37 CFR 1.63. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 21 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9198 (1-800-783-9199) and select option 2.

(Page 4 of 4)



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POWER OF ATTORNEY OR AUTHORIZATION OF AGENT

Application Number	10/706,470
Filing Date	November 12, 2003
First Named Inventor	SRINIVASAN, K.
Title	SYSTEM AND METHOD FOR PROVIDING A CREDIT ACCOUNT FOR DEBIT RECOVERY
Group Art Unit	
Examiner Name	
Attorney Docket Number	03001.1040

I hereby appoint:

☒ Practitioners at Customer Number

OR

☐ Practitioner(s) named below:

Name	Registration Number

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as my/our attorney(s) or agent(s) to prosecute the application identified above, and to transact all business in the United States Patent and Trademark Office connected therewith.

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City

State

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Country

Telephone

Fax

I am the:

☒ Applicant/Inventor.

☐ Assignee of record of the entire interest. See 37 CFR 3.71.
Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/98).

SIGNATURE of Applicant or Assignee of Record

Name Krishnakumar Srinivasan

Signature

Date

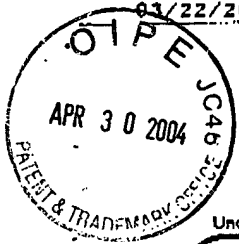
March 19, 2004

NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below.

☒ Total of 3 forms are submitted.

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PTO/SB/81 (02-01)

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POWER OF ATTORNEY OR AUTHORIZATION OF AGENT

Application Number	10/706,470
Filing Date	November 12, 2003
First Named Inventor	SRINIVASAN, K.
Title	SYSTEM AND METHOD FOR PROVIDING A CREDIT ACCOUNT FOR DEBT RECOVERY
Group Art Unit	
Examiner Name	
Attorney Docket Number	03001.1040

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35856

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State

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Country

Telephone

Fax

I am the:

☒ Applicant/Inventor.

☐ Assignee of record of the entire interest. See 37 CFR 3.71.
Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96).

SIGNATURE of Applicant or Assignee of Record

Name

Brian F. Stone

Signature

Date

3/15/04

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PTO/SB/81 (02-01)

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**POWER OF ATTORNEY OR
AUTHORIZATION OF AGENT**

Application Number	10/706,470
Filing Date	November 12, 2003
First Named Inventor	SRINIVASAN, K.
Title	SYSTEM AND METHOD FOR PROVIDING A CREDIT ACCOUNT FOR BEST RECEIPT
Group Art Unit	
Examiner Name	
Attorney Docket Number	03001.1040

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I am the:

☒ Applicant/Inventor.

☐ Assignee of record of the entire interest. See 37 CFR 3.71.

Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/95).

SIGNATURE of Applicant or Assignee of Record

Name

Krishnakumar Srinivasan

Signature

Date

March 19, 2004

NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below.

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PTO/SB/01 (02-01)

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**POWER OF ATTORNEY OR
AUTHORIZATION OF AGENT**

Application Number	10/706,470
Filing Date	November 12, 2003
First Named Inventor	SRINIVASAN, K.
Title	SYSTEM AND METHOD FOR PROVIDING A CREDIT ACCOUNT FOR DEBT RECOVERY
Group Art Unit	
Examiner Name	
Attorney Docket Number	03001.1040

I hereby appoint:

☒ Practitioners at Customer Number

35856

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☐ Practitioner(s) named below:

Name	Registration Number

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☐ Practitioners at Customer Number

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☐ Firm or
Individual Name

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Address

City

State

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Telephone

Fax

I am the:

☒ Applicant/Inventor.

☐
Assignee of record of the entire interest. See 37 CFR 3.71.
Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96).**SIGNATURE of Applicant or Assignee of Record**

Name

Brian F. Stone

Signature

Brian F. Stone

Date

3/15/04

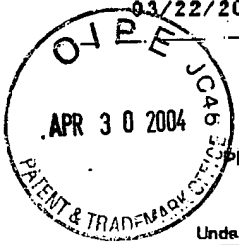
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Application Number	10/706,470
Filing Date	November 12, 2003
First Named Inventor	SRINIVASAN, K.
Title	SYSTEM AND METHOD FOR PROVIDING A CREDIT ACCOUNT FOR BEST RECOVERY
Group Art Unit	
Examiner Name	
Attorney Docket Number	03001.1040

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 Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96).

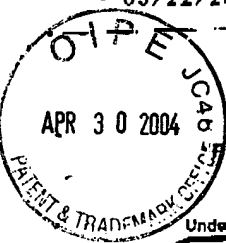
SIGNATURE of Applicant or Assignee of Record

Name	Mark R. Pendleton
Signature	<i>Mark R. Pendleton</i>
Date	3-15-04

NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below.

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Application Number	10/706,470
Filing Date	November 12, 2003
First Named Inventor	SRINIVASAN, K.
Title	SYSTEM AND METHOD FOR PROVIDING A CREDIT ACCOUNT FOR DEBIT RECOGNITION
Group Art Unit	
Examiner Name	
Attorney Docket Number	03001.1040

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<input type="checkbox"/> Firm or Individual Name			
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Country			
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Name	Mark R. Pendleton
Signature	
Date	3-15-04

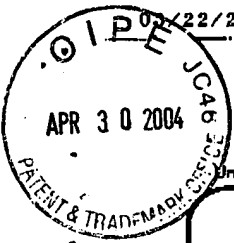
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OR
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First Named Inventor	SRINIVASAN et al.
COMPLETE IF KNOWN	
Application Number	10/708,470
Filing Date	11/12/2003
Art Unit	
Examiner Name	

As the below named inventor, I hereby declare that:

My residence, mailing address, and citizenship are as stated below next to my name.

I believe I am the original and first inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled:

SYSTEM AND METHOD FOR PROVIDING A CREDIT ACCOUNT FOR DEBT RECOVERY

(Title of the invention)

the specification of which

☒ is attached hereto

OR

☐ was filed on (MM/DD/YYYY)

as United States Application Number or PCT International

Application Number and was amended on (MM/DD/YYYY) (if applicable).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment specifically referred to above.

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I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application Number(s)	Country	Foreign Filing Date (MM/DD/YYYY)	Priority Not Claimed	Certified Copy Attached?	
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NAME OF SOLE OR FIRST INVENTOR: ☐ A petition has been filed for this unsigned inventor

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